

TOWN OF WENHAM HOUSING PRODUCTION PLAN Executive Summary



Members of the Wenham Affordable Housing Committee

Minot Frye
Sue Harnisch
Larry Swartz
Ann Mulry Shaw
Patrick Wilson

Prepared by

Karen Sunnarborg, Consultant
With support from Jeff Chelgren, Town Administrator

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TOWN OF WENHAM HOUSING PRODUCTION PLAN

1. EXECUTIVE SUMMARY

1.1 Introduction

Wenham was one of the first settlements in the United States, settled in 1639 as part of the Town of Salem and incorporated in 1643. The town's name was taken from a parish in Suffolk County, England, from which the earliest settlers supposedly came.

Wenham is primarily a residential community approximately 22 miles north of Boston, bordered by the communities of Hamilton, Manchester, Beverly, Danvers and Topsfield. The community strives to maintain its historic character and prides itself on its distinct sense of place as a small town on the North Shore. The social focus of the town is centered on the small and historic Town Center, but Wenham has a wealth of physical distinctions that are still widely evident throughout town including open vistas, ancient burial grounds, scenic roads such as Cedar Street, Cherry Street, Larch Row and Walnut Road, and farming structures, all highly valued by its citizens and those willing to pay the high prices associated with a move to the community.

Population growth between 1990 and 2000 was 5.4%, comparable to the 6% growth rate of the Boston region. However, from 2000 to April 2007, the town added another 614 residents¹ – more than double that of the previous decade. It should also be noted that about one-quarter of Wenham's population includes the approximately 1,200 students at Gordon College.

Wenham had 1,320 housing units in 2000,² and recent growth has increased the housing stock to 1,372 units, almost 90% of which are owner-occupied houses on typically large lots with average price tags now about \$485,000. High housing costs – including taxes, utility bills and insurance – are compromising the ability of children who were raised in town to return to Wenham and raise their own families locally. The high costs are also making it difficult for those who work in town to live here and are putting significant financial pressures on some longer-term residents, particularly those on fixed incomes.

The market prices, while out of reach for many residents, are attracting attention from private developers interested in high-end housing development or Chapter 40B comprehensive permit projects. This interest is precipitating concern among Town leaders and residents that different strategies might be required to better plan for housing development and insure that it is more directed to serving local needs and priorities. According to Chapter 40B regulations, if a municipality has less than 10% of its year-round housing set-aside for low- and moderate-income residents, it is not meeting the regional and local need for affordable housing. Not meeting this affordability standard makes the town susceptible to a state override of local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit process.³

¹ More than half of this increase was due to an increase in student enrollment at Gordon College.

² While there are 1,320 total housing units cited in the 2000 census, there are 1,310 year-round housing units on which the 10% state Chapter 40B goal is based. This figure does not include group quarters such as dormitory rooms.

³ Chapter 774 of the Acts of 1969 established the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B) to facilitate the development of affordable housing for low- and moderate-income households (defined as any housing subsidized by the federal or state government under any program to assist in the construction of low- or moderate-income housing for those earning less than 80% of median income) by permitting the state to override local zoning and other restrictions in communities where less than 10% of the year-round housing is subsidized for low- and moderate-income households.

Based on the Massachusetts Department of Housing and Community Development's most recent data on the Chapter 40B Subsidized Housing Inventory, Wenham had 1,310 year-round housing units of which 116 can be counted as affordable, representing 8.9% of the year-round housing stock. Wenham is close to reaching the 10% state affordable housing goal but still vulnerable to losing control over housing development through Chapter 40B comprehensive permit applications. To meet the 10% standard, at least 131 of the existing units would have to be "affordable" based on the state's definition, requiring another 15 housing units to be converted to affordability to meet just the 10% standard. Assuming future housing growth, this 10% figure is a moving target and ultimately the required minimum number of year-round units will increase over time. Additionally, as this Housing Needs Assessment indicates, there are needs that extend beyond what would be required to reach the 10% threshold, and the Town should also attempt to exert some control related to the appropriateness of new development.

This Housing Production Plan suggests a range of options to meet pressing local housing needs, as identified in the Housing Needs Assessment, and to enable Wenham to meet and exceed the state 10% affordable housing threshold, presenting a proactive housing agenda of Town-sponsored initiatives. The Plan will also meet the requirements of 760 CMR 56.03 (4) under the state's Housing Production Program that will allow the Town to deny unwelcome Chapter 40B comprehensive permit applications.

1.2 Housing Goals and Challenges

The Wenham Community Preservation Plan includes a number of community housing goals that were prepared by the Community Preservation Committee in conjunction with the Wenham Housing Authority and others. Proposals that are brought before the Community Preservation Committee for CPA funding may receive preference if they meet some or all of the following goals:

- Create new and preserve existing community housing that is well designed and maintained and is of high quality and based on sound planning principles.
- Disperse community housing throughout the Town by siting new community housing in neighborhoods that currently have little or no affordable housing.
- Provide and preserve community housing that promotes age and income diversity.
- Age-restricted housing is permitted if it is designed to allow seniors to "age in place". To the extent possible, universal design features should be incorporated into the construction of such housing.
- Ensure the long-term affordability of community housing, and in perpetuity wherever possible.
- Create new and preserve existing community housing that will contribute to the state's mandated target of having 10% of the Town's housing stock affordable to households with incomes at or below 80% of the area's median income.
- Provide community housing opportunities that give priority to local residents, Town employees and families of students enrolled in the Town's public schools.
- Reuse existing buildings or use previously developed or Town-owned sites for new community housing.
- Acquire and convert market rate housing into community housing.
- Promote development that meets smart growth principles.

While housing goals articulate a commitment to producing affordable housing in Wenham, obstacles to new development exist that will challenge new initiatives including:

- *Infrastructure*
A major constraint and cost factor for new development relates to infrastructure, particularly the lack of sewer services throughout town that raises concerns about the impacts of any new development on water supply and quality.
- *Zoning*
Like most localities in the Commonwealth, Wenham's Zoning Bylaw embraces large-lot zoning that maintains low housing densities and severely constrains the construction of affordable housing. Wenham has one residential district with a minimum lot size of 40,000 square feet. Only single-family, detached homes are permitted with the exception of multi-family units in the Elderly Housing Districts, accessory apartments under specific criteria, and some attached single-family homes in clusters if one of the units is affordable. While this zoning was put in place to slow development, preserve the town's small semi-rural character and accommodate septic systems in compliance with Title V requirements, the zoning maintains low housing densities, constrains the construction of affordable housing and promotes sprawl that unless checked may ultimately degrade the community's historic charm, scenic resources, wildlife habitats, and air quality.
- *Environmental Concerns*
Wenham's wetlands, rivers, lake, water resources and open spaces give the town a sense of character. Most residents are aware of the town's natural treasures and are rightly concerned about conserving them. Since the town does not have sewer services and property owners are reliant on septic systems, controlling construction has also been a major concern. While regulations to protect the environment (e.g., wetlands, aquifers, septic systems) are important and essential, they present challenges to development and increase the time and costs of creating new housing.
- *Transportation*
To accommodate new development, state build-out projections anticipate that another 19 miles of roadway will be created. In view of present traffic and projected increases, it is essential that the Town evaluates and selects appropriate measures to relieve the impact of growth on traffic yet still grow incrementally, a formidable challenge. While the town is flanked by commuter rail stations in Hamilton and North Beverly, three-quarters of commuters drive to work alone and about the same number own at least two cars. Any new housing development will have to assess the impacts on transportation, acknowledging the availability of public transportation within the context that the vast majority of residents rely heavily on their cars.
- *School Enrollment*
Build-out projections indicate that the school-age population should increase by another 474 children, however projections of the student population prepared by the Metropolitan Area Planning Council (MAPC) in January 2006, suggest that by 2030 the student population will have declined from 1,474 students in 2000 to an estimated 1,386. Enrollment projections also indicate a small but steady decline in school enrollments through 2012. It is likely that school capacity issues will not be a problem in at least the near future.
- *Availability of Subsidy Funds*
Financial resources to subsidize affordable housing preservation and production as well as rental assistance have suffered budget cuts over the years making funding more limited and extremely competitive. Communities are finding it increasingly difficult to secure necessary funding and must be creative in determining how to finance projects and tenacious in securing these resources. Wenham is fortunate to have passed the Community Preservation Act that provides an important local resource for

affordable housing in about 130 other communities across the state, but it will have to leverage additional public and private financing to make affordable development feasible.

- *Community Perceptions*

Affordable housing, subsidized housing, low-income housing, projects, Section 8, etc. – these terms can conjure images of potential neglect, plunging property values, increased crime, and even tensions concerning class and race. On the other hand, with such high real estate prices, community perceptions are beginning to tilt towards the realization that affordable housing is needed in the community. More people are recognizing that the new kindergarten teacher, their grown children, or the elderly neighbor may not be able to afford to live or remain in the community. It is this growing awareness, impending 40B developments, and some appreciation that affordable housing can be well designed and integrated into the community, which are spurring communities such as Wenham to take a more proactive stance in support of affordable housing initiatives. Also, once residents understand that the Town will be able to reserve at least 70% of the affordable units in any new development for those who have a connection to Wenham, referred to as “community preference”, greater local support is typically more forthcoming.⁴

1.3 Summary of Housing Needs Assessment

The Housing Needs Assessment presents an overview of the current housing situation in the town of Wenham, providing the context within which a responsive set of strategies can be developed to address housing needs and meet production goals. Table 1-1 summarizes key demographic and housing characteristics in Wenham and compares this information to that of Essex County and the state. This information shows some sizable differences and similarities from other communities in the region and the state such as:

- *Population Growth*

The 2000 census data indicated that the town of Wenham had a total population of 4,440, only a 5.4% increase over the 1990 population of 4,212 and about a 14% increase since 1980 when the population was 3,897. These figures represent fairly comparable growth to the 6% growth rate experienced in the overall Boston region and the state from 1990 to 2000⁵. As of April 2007, the population increased by another 614 residents to 5,054 –double the increases of the two previous decades. It should be noted, however, that some of this growth was due to increasing student enrollment at Gordon College, specifically an increase of 264 students.

- *Level of Homeownership*

Of the 1,320 total housing units in 2000, Wenham had 1,285 occupied units, of which 1,098 or 86.4% were owner-occupied while the remaining 187 units or 14.6%, were rental units. These figures represent a considerably higher level of owner-occupancy than that for Essex County as a whole with 63.5% and for the Boston region at 57%.

⁴ Wenham has defined community preference as residents, children and parents of residents, employees of the Town of Wenham and any of its departments or authorities, and employees of any business located within Town boundaries.

⁵ The Boston region is defined here as the area stretching west from Boston to include most of the communities inside the I-495 corridor, consisting of 22 cities and 79 towns, as part of the Metropolitan Area Planning Council’s (MAPC) planning area that includes the town of Wenham.

Table 1-1
Summary of Key Demographic and Housing Characteristics for
Wenham, Essex County and the State
2000⁶

Characteristics	Wenham	Essex County	Massachusetts
Household Characteristics			
Total population	4,440/5,054*	723,419	6,349,097
% less than 20years	33.2%	27.5%	26.4%
% 20 to 34 years	18.4%	18.2%	21.0%
% 35 to 44 years	13.8%	17.3%	16.7%
% 45 to 54 years	13.1%	14.4%	13.8%
% 55 to 64 years	7.4%	8.7%	8.6%
% 65 years or more	14.1%	13.9%	13.5%
Median age	33.6 years	37.5 years	36.5 years
% non-family households	25.5%	32.8%	36%
Average household Size	2.70 persons	2.57 persons	2.51 persons
Median income/ Adjusted income**	\$90,524/\$113,879	\$51,576	\$50,502
Individuals in poverty	3.3%	8.9%	9%
% earning less than \$25,000	18.2%	24.1%	24.6%
% earning more than \$100,000	43.7%	19.0%	17.7%
Housing Characteristics			
% occupied housing	97.3%	95.9%	93.2%
% owner-occupied	86.4%	63.5%	61.7%
% renter-occupied	14.6%	36.5%	38.3%
% seasonal or occasional use	0.8%	1.5%	3.6%
% in group quarters/ dormitories	21.9%/24.4% as of April 2007	1.1%	2.1%
% in single-family, detached structures	78.8%	52.1%	52.4%
Median sales price	\$362,500/\$518,000	\$220,000	\$185,700

Source: U.S. Census Bureau, 2000

* Town's population as of April 2007 from Town Clerk's office (1,235 of these residents are students at Gordon College).

** Income adjusted by percentage change in HUD area median income levels from 2000 to 2007 by 25.8%.

** The Warren Group data for January through April 2007 for all sales.

- *College Population*

Gordon College represents a significant component of Wenham's population, growing from 700 students in 1980 to 971 students in 2000 and up to 1,235 students or about one-quarter of the population as of April 2007.

⁶ Updated data is provided where available, but for many demographic and housing characteristics, the 2000 census is the only source available.

- *Age of Population*
In comparison to Essex County and the state in general, Wenham's population tends to on be average younger with a median age of 33.6 years as opposed to 37.5 years for the county and 36.5 years for the state. However, Wenham had a comparable age distribution to Essex County and the state for the most part. There have been modest increases in the school-age population since 1980 and seniors are a growing segment of the population. On the other hand, those age 25 to 34 declined by 37% since 1980, most likely affected by the escalating costs of homeownership and making it increasingly more likely that those who grew up in Wenham will be less able to raise their own families locally.
- *Types of Households*
Wenham also had a relatively smaller proportion of non-family households, 25.5% versus 32.8% for the county, while the state level was at 36%. This correlates to higher levels of children as well as the median household size of 2.7 persons as opposed to 2.57 persons in Essex County and 2.51 persons statewide. Nevertheless, the proportion of non-family households is growing in Wenham, up from 18.1% of all households in 1980.
- *Higher Incomes*
Median income levels per the 2000 census were dramatically higher in Wenham, \$90,524 as opposed to \$51,576 and \$50,500 for the county and state, respectively. Also, Wenham had a lower proportion of residents living in poverty, 3.3%, versus about 9.0% for both the county and state. There were also much higher proportions of Wenham residents earning more than \$100,000, 43.7% as opposed to 19% for the county and 17.7% for the state. Conversely there were fewer households earning less than \$25,000, 18.2% in Wenham versus had 24.1% for the county and 24.6% for the state.
- *Housing Market Conditions*
The 2000 median housing prices provides a comparison of the Wenham housing market to that of Essex County and the state, demonstrating higher market values -- \$276,000 for Wenham, \$179,200 for the county and \$185,700 for the state. Since that time housing prices have climbed precipitously as the median house value as of October 2007 was \$485,500. To afford this price a household would have to earn about \$147,000, significantly higher than adjusted median income levels of almost \$114,000. High housing prices are also reflected in increased property taxes, which in combination with rising energy bills and insurance costs, cause a serious financial strain on long-term residents, particularly those with fixed incomes.
- *Supply of Workforce Housing*
Based on recent sales data from the Multiple Listing Service for single-family homes, there are virtually no longer homes available in Wenham for under \$300,000, and even homes for less than \$400,000 are becoming scarce.

Based on this Housing Needs Assessment, there are a number of key indicators that suggest there are significant local needs for affordable housing that go beyond what is required to meet the 10% state goal including:

1. ***Households with Limited Incomes*** – Despite increasing household wealth, there still remains a population living in Wenham with very limited financial means. For example, in 2000 there were 233 households earning less than \$25,000 in income, and of these 115 individuals had earnings below the poverty level. While income has increased since then, housing costs have increased at a higher rate, most likely causing more serious financial strains on lower income families and individuals.
Need: *Given the high costs of housing, more subsidized rental housing is necessary to make living in Wenham affordable, particularly for those who have very limited financial means.*
Goal: **About half of all new affordable units created should be rentals.**

2. **Gaps in Affordability and Access to Affordable Housing** – Median housing values are now about \$500,000, and homes for less than \$200,000 are no longer available in the private housing market that would be affordable to low- and moderate-income households. In fact, few if any homes come on the market for less than \$300,000. There is a gap of more than \$110,000 between the median priced home and what a median income household living in Wenham could afford.

Need: Wider range of affordable housing options including first-time homeownership opportunities, particularly for first-time homebuyers as well as seniors looking to downsize from their existing single-family homes should be offered.

Goal: About half of all new affordable units created should be directed to homeownership, either small starter homes or affordable condominiums.

3. **Disabilities and Special Needs** – There were 541 individuals who claimed some type of disability in 2000, and the town’s population of seniors is growing.

Need: Some amount of new housing should be built adaptable or accessible to the disabled, and seniors need housing with supportive services.

Goal: 10% of all new affordable units created should be made handicapped accessible and some should include on-site support services.

4. **Housing Conditions** – Almost two-thirds of Wenham’s housing stock was built before 1970, and it is likely that some units have building and sanitary code violations, lead paint and septic system problems. Also, the Town does not have sewer services so residents must rely on septic systems, some of which may be failing.

Need: Programs to support necessary home improvements, including deleading and septic repairs for units occupied by low- and moderate-income households, particularly the elderly living on fixed incomes.

Goal: Continue to help qualifying households access assistance to make necessary home improvements.

1.4 Summary of Development Challenges

Undertaking a more proactive housing agenda to promote affordable housing will be a significant challenge in Wenham. First, the town’s resources for absorbing growth are limited given significant physical constraints. For example, Wenham has no sewer services, making denser development more costly and difficult. This raises concerns among residents about water supply and water quality impacts of any new development

Second, local zoning provides substantial obstacles to affordable housing development, and current regulations would have to be reformed or in many cases overridden through “friendly” comprehensive permits to overcome these barriers. Zoning for accelerated growth raises local questions concerning capacity and changing the very nature of the community with its small town distinctions. It should be mentioned that the Town has hired a consultant to revamp its Zoning Bylaw that will also include some provisions to better promote smart growth development and affordable housing.

Third, the Town needs to establish the means of building its capacity to promote more affordable development by aggressively reaching out for necessary technical and financial resources, establishing some local apparatus for overseeing the implementation of this Plan, and building the political support needed to get the job done. It must also strive to effectively manage the Town’s limited assets as a whole, and direct growth most effectively for the overall environmental and social health of the community. Wenham is fortunate to have Community Preservation funding to support affordable housing, but because the Town has few commercial and industrial uses, it relies predominantly on property taxes raised through its residential base.

This Housing Production Plan suggests a range of options for addressing these challenges, meeting pressing local housing needs and bringing Wenham closer to the state’s 10% affordable housing goal, presenting a proactive

housing agenda of Town-sponsored initiatives based on documented local needs. Due to the rising costs of homeownership, including escalating costs associated with taxes, insurance and utilities, some residents are finding it increasingly difficult to afford to remain in Wenham. Children who grew up in the town are now facing the possibility that they may not be able to return to raise their own families locally. Long-term residents, especially the elderly, are finding themselves less able to maintain their homes and keep up with increased expenses, but are unable to find alternative housing that better meets their current life styles. Families are finding it more difficult to “buy up,” purchasing larger homes as their families grow. Town employees are increasingly hard pressed to find housing that is affordable in Wenham and are confronted with longer commutes as the increasing affluence of the area squeezes them out of the housing market. Clearly more housing options are required to meet local needs.

1.5 Summary of Production Goals

The state administers the Housing Production Program that enables cities and towns to adopt a Housing Production Plan that demonstrates production of .50% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory.⁷ Wenham would have to produce at least seven (7) affordable units annually to meet these production goals through 2010. When the 2010 census figures become available in 2011, this number will be somewhat higher based on housing growth. If the state certifies that the locality has complied with its annual production goals, the Town may, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers.

Using the strategies summarized in Section VII, the Town of Wenham has developed a Housing Production Program to project affordable housing production over a five-year period, however, there is likely to be a great deal of fluidity in these estimates from year to year. The goals are based largely on the following criteria:

- To the greatest extent possible, at least 50% of the units that are developed on publicly owned parcels should be affordable to households earning at or below 80% of area median income and at least another 10% affordable to those earning up to 120% of area median income, depending on project feasibility. The rental projects will also target some households earning at or below 50% or 60% of area median income depending upon subsidy program requirements.
- Projections are typically based on a minimum of four (4) units per acre. However, given specific site conditions and financial feasibility it may be appropriate to increase or decrease density as long as projects are in compliance with state Title V and wetlands regulations.
- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or “friendly” comprehensive permit process. The Town plans to promote increased affordability in these projects when possible.
- The projections involve a mix of rental and ownership opportunities. The Town will work with developers to promote a diversity of housing types directed to different populations with housing needs including families, seniors and other individuals with special needs to offer a wider range of housing options for residents.

Production goals over the next five years include the creation of 57 affordable units (targeted to those earning at or below 80% of area median income) and 5 workforce units unit (targeted to those earning

⁷ The state has only recently adopted changes to Chapter 40B, including proposed modifications to production requirements, what had previously been referred to as Planned Production. For example, the annual production goals are now based on one-half of one percent of total housing units as opposed to three-quarters of one percent in the past.

between 80% and 120% of area median who are still priced out of the private housing market), with 100 total projected number of housing units created.

1.6 Summary of Housing Strategies

The strategies outlined below are based on previous plans, reports, studies, the Housing Needs Assessment, housing goals (see Section I.B above) and the experience of other comparable localities in the region and throughout the Commonwealth. The strategies are grouped according to the type of action proposed – Building Local Capacity, Planning and Regulatory Reforms, Housing Production, and Housing Preservation – and categorized by Priority 1 and Priority 2 actions. Priority 1 actions are those that will begin within the next two years, most of which will involve some immediate action. Those strategies included under the Priority 2 category involve focused attention after the next couple of years, working towards implementation after Year 2 but before Year 5. A summary of these actions is included in Appendix 1.

It should be noted however, that a major goal of this Plan is not only to strive to meet the state's 10% goal under Chapter 40B, but to also to serve local needs and there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory (examples include the promotion of accessory apartments or workforce housing for those earning between 80% and 120% of area median income).

Within the context of these compliance issues, local needs, existing resources, affordability requirements and the goals listed in Section II of this Plan, the following housing strategies are offered for consideration. ***It is important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels.*** Moreover, all of the proposed actions present opportunities to judiciously invest limited Community Preservation funding to build local capacity, modify or create new local zoning provisions and development policies, subsidize actual unit production (predevelopment funding and/or subsidies to fill the gap between total development costs and the affordable rent or purchase prices) and leverage additional resources, and help preserve the existing affordable housing stock.

Capacity Building Strategies

In order to be able to carry out the strategies included in this Housing Plan and meet production goals, it will be important for the Town of Wrentham to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, continuing to develop partnerships with public and private developers and lenders, and creating and augmenting local organizations and systems that will support new housing production.

- ***Create a Municipal Affordable Housing Trust***
Establish a Municipal Affordable Housing Trust to create a Housing Trust Fund dedicated to promoting affordable housing and as a permanent municipal entity for overseeing the implementation of the Housing Production Plan.
- ***Secure Professional Support***
Hire the necessary professional support to provide ongoing staff-support to effectively coordinate the implementation of various components of the Housing Production Plan.
- ***Conduct ongoing educational campaign***
Continue to engage the community in discussions on affordable housing to present information on the issue needed to dispel myths and negative stereotypes and to help galvanize local support, political and financial, for new production.

- *Establish partnerships to access housing resources*
Reach out to private, public and nonprofit entities to secure additional housing resources – technical and financial – in support of efforts to produce affordable housing.
- *Create an inventory of properties potentially suitable for affordable housing*
In concert with other Town boards and committees, review the inventory of publicly-owned properties and determine which parcels might be appropriate for some amount of affordable housing development.
- *Encourage training for board and committee members*
Promote opportunities for Town board and committee members to take advantage of ongoing training and educational programs related to affordable housing.
- *Apply for Commonwealth Capital Scoring*
Submit the application for Commonwealth Capital scoring that is used by the state to allocate a wide range of discretionary funding related to the environment, transportation, infrastructure, economic development, and housing. Municipalities are scored in large part related to the progress they have made towards promoting smart growth development.

Planning and Regulatory Strategies

The Town of Wenham has hired a consultant to update its Zoning Bylaw that will include provisions to better promote smart growth and affordable housing. This work as well as options for future consideration should include:

- *Adopt inclusionary zoning*
Adopt inclusionary zoning to ensure that any new residential development in Wenham provides a percentage of affordable units or cash in lieu of units.
- *Encourage more flexible cluster zoning*
Amend Wenham's Zoning Bylaw to incorporate more viable density bonuses as incentives for producing affordable units in new developments and promote cluster zoning as a "smarter" way for developing new sites to better protect the environment and the rural character of Wenham while offering a broader range of housing options that can promote affordability.
- *Adopt Affordable Housing Guidelines*
Prepare and approve Affordable Housing Guidelines to provide guidance to developers on the types of housing proposals that will be acceptable to the community.
- *Allow starter housing on noncomplying lots*
Explore zoning options for promoting starter homes on lots that do not meet minimum area or dimensional requirements but might still be suitable for the development of starter housing and prepare and adopt a zoning bylaw to enable these lots to be developed under specific criteria.
- *Modify the accessory apartment bylaw*
Revisit the Zoning Bylaw and to make the creation of accessory apartments easier. Accessory apartments are unlikely to be counted as part of the Subsidized Housing Inventory given existing requirements, but still add needed diversity to the existing housing stock.
- *Explore use of 40R/40S*

Explore the adoption of 40R and 40S to promote smart growth and mixed-use, mixed-income development in suitable locations, securing important state subsidies to help make projects financially feasible and cover financial burdens related to additional school costs.

Housing Production Strategies

To accomplish the actions included in this Housing Production Plan and meet production goals, it will be essential for the Town of Wenham to continue to reach out to the development community and sources of public and private financing to secure the necessary technical and financial resources to create actual affordable units. While some of the units produced may rely on the participation of existing homeowners, most of the production will require joint ventures with developers – for profit and non-profit – and local agencies and institutions to create affordable housing.

- *Make publicly-owned property available for affordable housing*
Convey suitable publicly-owned properties to developers for some amount of affordable housing based on identified local terms and conditions.
- *Support private development in line with local guidelines*
Reach out to area developers who have been active in producing affordable housing to discuss the Town's interest in promoting these units, possible areas and opportunities for new development, local guidelines and priorities for new development and the prospects for working together in the future. This will be particularly useful after the Town has produced Affordable Housing Guidelines and has passed key zoning changes. Discussions with local agencies and institutions, including Gordon College, may also result in the mutual pursuit of affordable housing opportunities.
- *Convert existing housing to long-term affordability*
Explore various program models for converting existing housing to units that have long-term affordability restrictions and prepare an implementation plan that outlines program procedures and the respective roles and responsibilities of various municipal staff persons and boards and committees to implement. CPA funds as well as HOME Program funding from the North Shore HOME Consortium might be allocated to the program to provide the necessary subsidies.

Housing Preservation

Housing production is critical, but the Town also should refer eligible homeowners to existing programs that can address the deferred home maintenance needs of lower income residents, including seniors.

- *Help qualifying homeowners access housing assistance*
Disseminate information and make referrals to local, regional and state programs that provide technical and financial assistance to help qualifying property owners make necessary home improvements including building code violations, septic repairs, handicapped accessibility improvements and lead paint removal.

